

Table E - Number & Percentage of
Total Earned Exposures in Underserved Communities
for Commercial Multiple Peril - Liability *

Company	Total Earned Exposures For California	Total Earned Exposures For Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
TOTAL **	359,388	45,306	12.61%
CRUSADER INS CO	12,785	4,021	31.45%
ZURICH INS GROUP	219	43	19.67%
FARMERS INS GROUP	114,066	18,784	16.47%
HARTFORD FIRE INS GROUP	1,506	246	16.34%
CITATION INS CO	7,126	1,142	16.03%
ROYAL INS CO OF AMERICA	2,233	346	15.50%
KEMPER INS CORP	1,261	173	13.73%
ALLSTATE INS CO	3,519	423	12.01%
ATLANTIC MUTUAL INS CO	431	51	11.92%
VIGILANT INS CO	468	56	11.87%
NORTHBROOK PROPERTY & CASUALTY	742	85	11.48%
CIGNA INS GROUP	8,023	912	11.37%
FIREMANS FUND INS GROUP	5,735	609	10.61%
FEDERAL INS CO	1,517	159	10.47%
STATE FARM INS GROUP	152,681	15,677	10.27%
RELIANCE INS GROUP	1,914	176	9.19%
TRAVELERS INS COS	3,808	308	8.08%
COMMERCIAL UNION INS GROUP	9,075	718	7.91%
CALIFORNIA CAPITAL INS CO	13,782	732	5.31%
CALFARM INS CO	3,623	185	5.11%
AETNA INS COS	2,381	102	4.30%
CLARENDON NATIONAL INS CO	101	4	4.11%
MARYLAND INS GROUP	3,180	111	3.48%
AMCO INS CO	9,214	244	2.64%

* See Definitions

** Represents approximately 23% of the market.